

Information to identify the case:

Debtor 1	<u>Ibari Anaele</u>	Social Security number or ITIN	xxx-xx-6437
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-29746-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ibari Anaele

7/6/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ibari Anaele
 Debtor

Case No. 16-29746-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db +Ibari Anaele, PO Box 25042, Newark, NJ 07101-7042
 aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,
 Suite #1400, Philadelphia, PA 19103-1814
 aty +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 cr +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 r +Jordan Baris, Inc., 50 Mount Pleasant Ave., West Orange, NJ 07052-4994
 516448723 +Caliber Home Loan, PO Box 650856, Dallas, TX 75265-0856
 517105590 +Caliber Home Loans, PO Box 270415, Oklahoma, OK 73137-0415
 516448725 +Chase, PO Box 901037, Fort Worth, TX 76101-2037
 516881676 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
 516448728 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 517181990 +GRAYSON AND ASSOCIATES, LLC, 33 BLEEKER STREET, SUITE 202, MILLBURN, NEW JERSEY 07041-1460
 516448729 +Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
 516448730 Joel Meer, MD PC, 119-137 Clifford St, Ste 101, Newark, NJ 07105
 516892489 +Ndidiamaka A Ukah, 68 Ridgeway Avenue, West Orange, NJ 07052-3219
 516448731 +Ndidiamaka Ukah, Attn: Geoffrey T. Mott, Esquire, 546 Valley Rd, Montclair, NJ 07043-1800
 516448732 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 516448733 +Saint Barnabas Outpatient Centers, PO Box 32053, New York, NY 10087-2053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516448722 +EDI: TSYS2.COM Jul 07 2018 02:58:00 Barclays Bank Delaware, PO Box 13337,
 Philadelphia, PA 19101-3337
 516448727 EDI: CITICORP.COM Jul 07 2018 02:58:00 Citibank, Attn: Corporate Bankruptcy Department,
 7920 NW 110th St, Kansas City, MO 64153
 516448724 +EDI: CAPITALONE.COM Jul 07 2018 02:58:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516760182 EDI: CAPITALONE.COM Jul 07 2018 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516448726 +EDI: CHASE.COM Jul 07 2018 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 516810157 +E-mail/Text: bncmail@w-legal.com Jul 06 2018 23:23:48 Comenity Capital Bank/Paypal Credit,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517105591 City of West Orange
 cr* +Ndidiamaka A. Ukah, 68 Ridgeway Avenue, West Orange, NJ 07052-3219
 516448734 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Jul 06, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Barry J. Roy on behalf of Trustee Jay L. Lubetkin broy@rntlawfirm.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Goshen Mortgage LLC as Separate Trustee for GDBT I
Trust 2011-1, through Planet Home Lending, LLC as Attorney in Fact eak@hillwallack.com,
jhanley@hillwallack.com
Jay L. Lubetkin jlubetkin@rntlawfirm.com, NJ57@ecfcbis.com, lvala@rntlawfirm.com,
rgaydos@rntlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rntlawfirm.com,
NJ57@ecfcbis.com, lvala@rntlawfirm.com, rgaydos@rntlawfirm.com
Stuart D. Gavzy on behalf of Debtor Ibari Anaele stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com

TOTAL: 6